

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MICHAEL L. SHERED	§	Case No. 16-81830
TAMMIE M. SHERED	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/31/2016.
- 2) The plan was confirmed on 12/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/29/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/03/2017, 07/28/2017, 02/01/2018, 07/05/2018, 07/09/2018.
- 5) The case was dismissed on 07/19/2018.
- 6) Number of months from filing or conversion to last payment: 20.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,325.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 8,122.00	
Less amount refunded to debtor(s)	\$ 25.00	
<b>NET RECEIPTS</b>		<b>\$ 8,097.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,914.95	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 675.05	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,590.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICE OF JOSEPH P. DOYLE	Lgl	4,000.00	4,000.00	4,000.00	3,914.95	0.00
SOUTH POINT GREENS SOUTHERN	Sec	2,450.00	2,450.00	2,450.00	1,512.00	0.00
USDA RURAL DEVELOPMENT	Sec	12,697.00	13,458.44	12,697.00	0.00	0.00
WELLS FARGO DEALER SERVICES	Sec	5,175.00	4,963.00	4,963.00	1,995.00	0.00
WELLS FARGO DEALER SERVICES	Uns	6,134.00	6,406.19	6,406.19	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	55.00	0.00	0.00	0.00	0.00
ALLSTATE INDEMNITY COMPANY	Uns	219.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS PC	Uns	409.50	NA	NA	0.00	0.00
BANQUET FINANCIAL LLC	Uns	1,000.00	NA	NA	0.00	0.00
CHOICE RECOVERY INC	Uns	861.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON CO	Uns	280.37	556.65	556.65	0.00	0.00
CONVERGENT OUTSOURCING INC	Uns	248.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	618.00	384.11	384.11	0.00	0.00
CREDIT COLLECTIONS SVC	Uns	378.00	NA	NA	0.00	0.00
ROZLIN FINANCIAL GROUP INC	Uns	595.00	595.00	595.00	0.00	0.00
FRONTIER COMMUNICATIONS	Uns	476.00	1,082.71	1,082.71	0.00	0.00
FRONTIER COMMUNICATIONS	Uns	63.50	NA	NA	0.00	0.00
KISHWAUKEE COMMUNITY	Uns	175.00	683.43	683.43	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ILLINOIS COMMUNITY C	Uns	999.00	NA	NA	0.00	0.00
ILLINOIS COMMUNITY CRE	Uns	7,647.00	NA	NA	0.00	0.00
THE ILLINOIS TOLLWAY	Uns	840.00	2,933.40	2,933.40	0.00	0.00
JEFFERSON CAPITAL	Uns	995.00	NA	NA	0.00	0.00
LINEBARGER GOGGAN BLAIR &	Uns	227.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Uns	51.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Uns	336.00	336.44	336.44	0.00	0.00
MUTUAL MANAGEMENT SERV	Uns	303.00	NA	NA	0.00	0.00
NB&T	Uns	291.23	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	599.00	599.39	599.39	0.00	0.00
ROCKFORD MERCANTILE	Uns	462.00	NA	NA	0.00	0.00
SAFCO	Uns	77.00	174.47	174.47	0.00	0.00
TRANSWORLD SYSTEMS	Uns	319.50	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Uns	14,107.00	3,576.61	0.00	0.00	0.00
US DEPT OF EDUCATION	Uns	3,298.00	15,261.52	0.00	0.00	0.00
SPRINT CORP	Uns	0.00	1,120.74	1,120.74	0.00	0.00
USDA/RHS	Sec	0.00	254,146.48	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 12,697.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 4,963.00	\$ 1,995.00	\$ 0.00
All Other Secured	\$ 2,450.00	\$ 1,512.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 20,110.00</b>	<b>\$ 3,507.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 14,872.53</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,590.00	
Disbursements to Creditors	\$ 3,507.00	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 8,097.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/25/2018

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.